

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

RODNEY M. HICKMAN  
LYNN M. HICKMAN  
Debtor(s)

Case No. 16-24443JAD

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/30/2016.
- 2) The plan was confirmed on 02/16/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/01/2019, 04/24/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/23/2021.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$204,201.46.
- 10) Amount of unsecured claims discharged without full payment: \$72,989.83.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$253,496.59
Less amount refunded to debtor	\$6,692.88

**NET RECEIPTS:** **\$246,803.71**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$15,873.75
Court Costs	\$310.00
Trustee Expenses & Compensation	\$11,699.96
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$27,883.71**

Attorney fees paid and disclosed by debtor: \$1,850.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK(*)	Secured	14,209.00	14,291.38	14,291.38	14,291.38	1,984.17
ALLY BANK(*)	Secured	5,437.00	5,476.08	5,476.08	5,476.08	761.77
AMERICAN HONDA FINANCE CORP*	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA**++	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA**++	Unsecured	0.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	932.00	883.73	883.73	16.79	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	193.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	99.00	NA	NA	0.00	0.00
CHASE MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	0.00	NA	NA	0.00	0.00
CITIMORTGAGE INC**	Secured	73,193.00	72,297.50	0.00	62,780.39	0.00
CITIMORTGAGE INC**	Secured	0.00	846.87	846.87	846.87	0.00
CITIZENS BANK NA(*)	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	201.00	295.56	295.56	5.62	0.00
DISCOVER BANK(*)	Unsecured	5,896.00	6,122.92	6,122.92	116.34	0.00
DOLLAR BANK FSB(*)	Unsecured	90.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	253.08	253.08	4.81	0.00
FIRST BANK PUERTO RICO	Unsecured	0.00	NA	NA	0.00	0.00
FIRST BANK PUERTO RICO	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	28,119.00	0.00	0.00	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	2,386.00	NA	NA	0.00	0.00
METROPOLITAN LIFE INSURANCE C	Secured	6,147.53	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND FUNDING LLC	Unsecured	1,970.00	1,970.76	1,970.76	37.44	0.00
MIDLAND FUNDING LLC	Unsecured	1,826.00	1,872.87	1,872.87	35.58	0.00
NAVIENT SOLUTIONS INC	Unsecured	3,725.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	14,706.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	14,083.00	NA	NA	0.00	0.00
PENN HILLS MUNICIPALITY (EIT)**	Priority	NA	98.67	0.00	0.00	0.00
PENN HILLS SD (PENN HILLS) (EIT)**	Priority	NA	39.47	0.00	0.00	0.00
PNC BANK NA	Unsecured	17,276.87	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	4,648.11	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	8,027.81	NA	NA	0.00	0.00
PNC BANK NA	Secured	11,762.00	11,807.39	11,807.39	11,807.39	2,158.93
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	664.00	696.72	696.72	13.24	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,288.00	3,399.52	3,399.52	64.59	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	828.00	819.91	819.91	15.58	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,031.00	2,996.92	2,996.92	56.94	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	563.00	913.69	913.69	17.36	0.00
SETERUS INC*++	Secured	16,076.67	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	11.00	102.97	102.97	1.96	0.00
SYNCHRONY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	1,442.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	11,025.00	11,341.80	11,341.80	215.49	0.00
TNB VISA	Unsecured	0.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT**	Unsecured	0.00	NA	NA	0.00	0.00
US BANK TRUST NA - TRUSTEE ET A	Secured	50,551.00	51,408.59	43,500.00	43,500.00	8,419.91
US BANK TRUST NA - TRUSTEE ET A	Secured	13,010.67	13,296.71	13,296.71	13,296.71	2,183.78
US BANK TRUST NA - TRUSTEE ET A	Unsecured	0.00	0.00	7,908.59	150.26	0.00
US BANK TRUST NA - TRUSTEE ET A	Priority	0.00	0.00	0.00	0.00	0.00
US BANK TRUST NA - TRUSTEE ET A	Priority	0.00	0.00	0.00	0.00	0.00
US BANK TRUST NA - TRUSTEE ET A	Priority	0.00	0.00	0.00	9,540.00	0.00
US BANK TRUST NA - TRUSTEE ET A	Priority	0.00	0.00	0.00	0.00	0.00
US BANK TRUST NA - TRUSTEE ET A	Priority	0.00	2,387.30	2,387.30	2,387.30	0.00
US BANK TRUST NA - TRUSTEE ET A	Priority	0.00	3,059.62	3,059.62	3,059.62	0.00
US BANK TRUST NA - TRUSTEE ET A	Secured	0.00	0.00	0.00	0.00	0.00
WILMINGTON TRUST NA - TRUSTEE	Priority	0.00	0.00	0.00	12,080.08	0.00
WILMINGTON TRUST NA - TRUSTEE	Secured	19,645.01	20,231.61	20,231.61	20,231.61	3,362.01

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$88,835.71	\$151,616.10	\$16,124.63
Mortgage Arrearage	\$846.87	\$846.87	\$0.00
Debt Secured by Vehicle	\$19,767.46	\$19,767.46	\$2,745.94
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$109,450.04</b>	<b>\$172,230.43</b>	<b>\$18,870.57</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,446.92	\$27,067.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5,446.92</b>	<b>\$27,067.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$39,579.04</b>	<b>\$752.00</b>	<b>\$0.00</b>

## **Disbursements:**

Expenses of Administration	\$27,883.71
Disbursements to Creditors	\$218,920.00

**TOTAL DISBURSEMENTS :** **\$246,803.71**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/17/2022

By:/s/ Ronda J. Winnecour

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## Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.